

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

STEVEN ANDREW FERRINGER

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:17-10997

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 22, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/21/2017 and confirmed on 2/14/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	294,453.66
Less Refunds to Debtor	3,126.36
TOTAL AMOUNT OF PLAN FUND	291,327.30

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	1,500.00
Trustee Fee	13,245.05
Court Ordered Automotive Insurance	0.00
TOTAL ADMINISTRATIVE FEES	14,745.05

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LOANDEPOT.COM LLC Acct: 8191	0.00	169,293.47	0.00	169,293.47
	LOANDEPOT.COM LLC Acct: 8191	45,548.13	45,548.13	0.00	45,548.13
	ALLY FINANCIAL(*) Acct: 0155	24,950.10	24,950.10	3,856.23	28,806.33
					243,647.93

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	STEVEN ANDREW FERRINGER Acct:	0.00	0.00	0.00	0.00
	STEVEN ANDREW FERRINGER Acct:	2,286.00	2,286.00	0.00	0.00
	STEVEN ANDREW FERRINGER Acct:	840.36	840.36	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	1,500.00	1,500.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 2630	6,671.42	6,671.42	0.00	6,671.42
					6,671.42

Unsecured					
	US DEPARTMENT OF EDUCATION Acct: 2630	0.00	6,100.00	0.00	6,100.00
	FED LOAN SERVICING Acct: 0003	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 2630	19,426.35	19,426.35	0.00	19,426.35
	VERIZON BY AMERICAN INFOSOURCE LP Acct: 0001	335.30	335.30	0.00	335.30
	PORTFOLIO RECOVERY ASSOCIATES, LL	401.25	401.25	0.00	401.25

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2184				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MCCABE WEISBERG & CONWAY LLC	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
					26,262.90
TOTAL PAID TO CREDITORS					276,582.25
TOTAL CLAIMED					
PRIORITY	6,671.42				
SECURED	70,498.23				
UNSECURED	20,162.90				

Date: 12/22/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteevdpa.com

IN RE:

STEVEN ANDREW FERRINGER

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:17-10997

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Steven Andrew Ferringe
Debtor

Case No. 17-10997-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Dec 27, 2022

Form ID: pdf900

Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2022:

Recip ID	Recipient Name and Address
db	+ Steven Andrew Ferringe, PO Box 16, Fairview, PA 16415-0016
14697351	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
14697352	#+ Federal Loan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14784189	+ LOANDEPOT.COM, LLC, CENLAR FSB, ATTN: BK DEPARTMENT, 425 PHILLIPS BLVD, EWING NJ 08618-1430
15486318	+ LoanDepot.com LLC, Attn: Bankruptcy, 5465 Legacy Drive, Suite 200, Plano, Texas 75024-3192
14743324	+ U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15314129	+ loanDepot.com, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 28 2022 02:32:18	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 28 2022 02:32:18	Capital One Auto Finance, a division of Capital O, P.O. Box 165028, Irving, TX 75016-5028
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 28 2022 02:32:36	Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
14697347	+ Email/Text: bncnotifications@pheaa.org	Dec 28 2022 02:29:00	Aes / PNC National City, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14697346	+ Email/Text: bncnotifications@pheaa.org	Dec 28 2022 02:29:00	Aes / Pheaa Frn, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
14697348	+ Email/Text: ally@ebn.phinsolutions.com	Dec 28 2022 02:29:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14707395	Email/Text: ally@ebn.phinsolutions.com	Dec 28 2022 02:29:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14697349	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 28 2022 02:32:34	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14697350	+ Email/Text: EBN@thecmigroup.com	Dec 28 2022 02:29:00	Credit Management, LP, The Offices of Credit Management, LP, Po Box 118288, Carrollton, TX 75011-8288
14697354	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 28 2022 02:29:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14697356	+ Email/Text: bknotification@loandepot.com	Dec 28 2022 02:30:00	Loandepo.co, 26642 Towne Centre Drive, Foothill Ranch, CA 92610-2808
14751150	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		

District/off: 0315-1

User: auto

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14697357	+ Email/Text: bankruptcypgl@plaingreenloans.com	Dec 28 2022 02:32:19	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14697358	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Dec 28 2022 02:30:00	Plain Green Loans, 93 Mack Road, Suite 600, PO Box 270, Box Elder, MT 59521-0270
14745920	Email/PDF: ebn_ais@aisinfo.com	Dec 28 2022 02:29:00	Us Department Of Education, Great Lakes Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3192
		Dec 28 2022 02:32:29	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar FSB as servicer for loanDepot.com
cr		LOANDEPOT.COM, LLC
cr		LOANDEPOT.COM, LLC
cr		LoanDepot.com, LLC
14697355	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14697353	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor LOANDEPOT.COM LLC alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor LoanDepot.com LLC alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Brian Nicholas	on behalf of Creditor Cenlar FSB as servicer for loanDepot.com bnicholas@kmllawgroup.com
Daniel P. Foster	on behalf of Debtor Steven Andrew Ferringer dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Jerome B. Blank	on behalf of Creditor LOANDEPOT.COM LLC jblank@pincuslaw.com
Mario J. Hanyon	on behalf of Creditor LOANDEPOT.COM LLC wbefc@brockandscott.com, mario.hanyon@brockandscott.com

District/off: 0315-1

User: auto

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Marisa Myers Cohen

on behalf of Creditor LoanDepot.com LLC ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com

Marisa Myers Cohen

on behalf of Creditor LOANDEPOT.COM LLC ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

Thomas Song

on behalf of Creditor LOANDEPOT.COM LLC pawb@fedphe.com

TOTAL: 11